

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION**

In re:

Nauman Javaid

Case No. 17-01686

Debtor(s)

**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Glenn Stearns, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 01/20/2017.
- 2) The plan was confirmed on 06/23/2017.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 11/17/2017.
- 5) The case was dismissed on 01/19/2018.
- 6) Number of months from filing to last payment: 6.
- 7) Number of months case was pending: 14.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$3,131.00.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$5,100.00
Less amount refunded to debtor	\$141.58

**NET RECEIPTS:**

**\$4,958.42**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$3,200.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$270.30
Other	\$1,000.00

**TOTAL EXPENSES OF ADMINISTRATION:** **\$4,470.30**

Attorney fees paid and disclosed by debtor:	\$800.00
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**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AMERICAN HONDA FINANCE CORP	Secured	0.00	15,552.39	0.00	0.00	0.00
BECKET & LEE LLP	Unsecured	5,037.64	2,632.34	2,632.34	0.00	0.00
BECKET & LEE LLP	Unsecured	0.00	1,082.94	1,082.94	0.00	0.00
BECKET & LEE LLP	Unsecured	0.00	784.32	784.32	0.00	0.00
BECKET & LEE LLP	Unsecured	0.00	2,698.68	2,698.68	0.00	0.00
CITY OF CHICAGO DEPT OF FINANCIAL	Unsecured	400.00	483.18	483.18	0.00	0.00
COMMERCE BANK NA	Unsecured	12,997.28	12,997.28	12,997.28	72.06	0.00
DEPARTMENT STORE NATIONAL BA	Unsecured	3,167.07	3,167.07	3,167.07	17.56	0.00
DISCOVER BANK	Unsecured	1,949.22	1,949.22	1,949.22	0.00	0.00
INTERNAL REVENUE SERVICE	Priority	7,800.00	0.00	0.00	0.00	0.00
INTERNAL REVENUE SERVICE	Unsecured	NA	8,089.93	8,089.93	44.85	0.00
MIDLAND CREDIT MGMT AGENT FO	Unsecured	6,099.50	6,134.50	6,134.50	34.01	0.00
MIDLAND CREDIT MGMT AGENT FO	Unsecured	2,221.49	2,256.49	2,256.49	0.00	0.00
MIDLAND CREDIT MGMT AGENT FO	Unsecured	11,962.10	2,051.77	2,051.77	0.00	0.00
MIDLAND CREDIT MGMT AGENT FO	Unsecured	2,503.33	2,538.33	2,538.33	0.00	0.00
OSCAR GARCIA	Unsecured	NA	3,436.35	3,436.35	0.00	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	11,988.71	12,023.71	12,023.71	66.67	0.00
PYOD	Unsecured	NA	5,361.57	5,361.57	29.73	0.00
PYOD	Unsecured	NA	9,077.99	9,077.99	50.33	0.00
PYOD	Unsecured	2,588.95	2,588.95	2,588.95	0.00	0.00
PYOD	Unsecured	22,383.78	22,769.08	22,769.08	126.24	0.00
PYOD	Unsecured	2,131.37	2,202.31	2,202.31	0.00	0.00
CITIBUSINESS CARD	Unsecured	7,121.35	NA	NA	0.00	0.00
CAPITAL ONE	Unsecured	12,440.22	NA	NA	0.00	0.00
CARDMEMBER SERVICES/IHG CARD	Unsecured	74,891.63	NA	NA	0.00	0.00
FEDCHEX REC/BOOK RENTER.COM	Unsecured	306.40	NA	NA	0.00	0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
FIFTH THIRD BANK	Unsecured	7,342.35	NA	NA	0.00	0.00
DEPAUL UNIV/BURSAR ACCT	Unsecured	3,500.00	NA	NA	0.00	0.00
SYNCHRONY BANK	Unsecured	5,972.43	NA	NA	0.00	0.00
BANK OF AMERICA	Unsecured	29,604.87	NA	NA	0.00	0.00
BARCLAY CARD SERVICES	Unsecured	12,153.18	NA	NA	0.00	0.00
LGBS LLP	Unsecured	63.00	NA	NA	0.00	0.00
LYON COLLECTION SERVICE/LENOV	Unsecured	1,007.36	NA	NA	0.00	0.00
SALINAS SERVICES/MANNY JAVAID	Unsecured	160.00	NA	NA	0.00	0.00
VILLAGE OF BRIDGEVIEW	Unsecured	200.00	NA	NA	0.00	0.00
VILLAGE OF LISLE	Unsecured	100.00	NA	NA	0.00	0.00
T MOBILE	Unsecured	NA	829.47	829.47	0.00	0.00
T MOBILE	Unsecured	NA	8,416.88	8,416.88	46.67	0.00
TOYOTA MOTOR CREDIT CORP	Unsecured	0.00	0.00	0.00	0.00	0.00
TOYOTA MOTOR CREDIT CORP	Secured	0.00	0.00	0.00	0.00	0.00
US BANK	Secured	0.00	15,427.28	0.00	0.00	0.00

**Summary of Disbursements to Creditors:**

	Claim Allowed	Principal Paid	Interest Paid
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$0.00	\$0.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$113,572.36</b>	<b>\$488.12</b>	<b>\$0.00</b>

**Disbursements:**

Expenses of Administration	<u>\$4,470.30</u>
Disbursements to Creditors	<u>\$488.12</u>

<b>TOTAL DISBURSEMENTS :</b>	<b><u>\$4,958.42</u></b>
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12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 03/22/2018

By: /s/ Glenn Stearns

Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.